

The code for the schedule is:

- A - after date of record
- B - after account is closed
- C- after taxes are filed

RECORD RETENTION SCHEDULE

| <u>RECORD</u> | <u>RETENTION SCHEDULE</u> |
|---|---------------------------|
| <u>ADMINISTRATIVE</u> | |
| <u>(Accounting and Audit)</u> | |
| External audit reports | 5 years A |
| Internal audit workpapers | 2 years A |
| Accrual and bond amortization records, (after period ends) | 1 year |
| Internal audit reports | 2 years A |
| Bank call reports | 15 years A |
| Bank examiner reports | Permanent |
| Bills paid statements and invoices | 2 years A |
| Budget worksheets | 1 year A |
| Charge off asset records | 7 years C |
| Correspondence, general | 1 year A |
| Daily reserve computation | 2 years A |
| Depreciation records, (after life of asset or disposition) | 1 year A |
| Difference in accounts records | 5 years A |
| Directors' examination reports | Permanent |
| Earnings and dividends reports to supervisory agencies | 15 years A |
| Escheat records (after escheat) | 6 years |
| Reserve for losses on loans to banks | 15 years A |

(Capital)

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| Capital stock certificates, records and stubs | Permanent |
| Capital stock ledger | Permanent |
| Capital stock transfer ledger | Permanent |
| Dividend check register | 2 years A |
| Dividend checks, paid | 6 years A |
| Proxies | 15 years A |
| Receipt for stock certificates if issued | Permanent |
| Register of and cancelled certificates (bank) | Permanent |
| Current Shareholder List | Permanent |
| Current Statement of beneficial ownership | Permanent |

(Corporate)

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|---|------------|
| Annual reports | Permanent |
| Attachments & garnishments of debtors | 6 years A |
| Charged off records (indicating overdraft and Loan losses) | 15 years A |
| Corporate by-laws | Permanent |
| Court case records, after case has been terminated | 6 years |
| Determination of FDIC assessment base records, After date of filing | 2 years |
| Incorporate Papers | Permanent |
| Minutes of Directors' Meetings, Stockholders' Meetings, and Committees of the Board | Permanent |
| Records of bank's executive officers, and Shareholders' indebtedness to the bank's Correspondents, after paid | 6 years A |

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| Records of loans to executive officers, Directors, principal shareholders and Officers, after paid | 6 years A |
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| Records of outside business interests of bank's Executive officers, directors, and principal Shareholders, after length of service | 6 years A |
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(General Ledger)

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| General ledger | Permanent |
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| Daily statement of condition | Permanent |
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| General ledger reports (output) | 2 years A |
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| General ledger tickets – debits and credit Entries (input) | 2 years A |
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(Insurance)

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| Blanket bond, after termination | 15 years |
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| Casualty liability policies, expired | 2 years |
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| Insurance schedules, records of premium Payments and recoveries | 2 years A |
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| Records of policies in force | 2 years A |
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COLLECTIONS/CONTRACTS

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| Collection receipts | 2 years A |
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| Collection register | 2 years A |
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| Collection letters, incoming | 2 years A |
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| Collection letters, outgoing | 2 years A |
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| Coupon envelopes | 2 years A |
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| Customers' file copies | 2 years A |
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| Obsolete and uncalled for collections, after Escheated | 15 years |
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CORRESPONDENT BANKING

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| Advices from correspondents | 1 year A |
| Bank statements, due to | 10 years A |
| Bank statements, due from | 10 years A |
| Drafts | 10 years A |
| Draft register | 10 years A |
| Reconcilement of account | 1 year A |
| Transit letters | 1 year A |
| Report of accounts – opened & closed | 1 year A |
| Resolutions, after closed | 10 years |
| Signature cards, after closed | 10 years |
| Trial balances | 10 years A |
| Incoming cash letter and advice | 1 year A |
| Outgoing cash letter and advice | 1 year A |

CUSTOMER SERVICE

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| Access tickets | 15 years A |
| Contracts and/or signature cards after closed | 15 years |
| Copies of rent receipts | 1 year A |
| Court orders and other records, after compliance | 6 years |
| Forced entry records | 6 years A |
| Power of attorney | 15 years A |

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| Receipts for delivery of will, burial, plot Deeds, insurance policies | 6 years A |
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| Records or reports of contents of opened boxes | 6 years A |
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| Record of sale to satisfy lien | 6 years A |
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SECURITY

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| Bait money receipts and records | Until superseded |
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| Camera surveillance log and film | 1 year A |
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| Evidence of compliance with Reg. P | 5 years A |
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| Internal investigations, reports after completed | 5 years A |
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| Records showing law enforcement officers who Advise on operation of security devices | Permanent |
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| Security devices' checklist inspection records | 2 years A |
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| Vault records, access maintenance | 2 years A |
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TAXES

(Federal)

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| Declaration of estimated tax (quarterly) | 10 years A |
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| Dividends and interest return information – annual | 10 years A |
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| Excise tax returns (Quarterly) | 10 years A |
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| Income tax returns – corporate | 15 years A |
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| Income tax withheld – reconciliation, after date of filing | 5 years A |
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| Nonresident alien withholding tax, Form 1042 – 1042S | 3 years A |
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| Refund claims, disallowed and paid | 3 years A |
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| Social Security and withholding tax returns, quarterly | 10 years A |
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| Unemployment tax returns, from date of filing | 5 years |
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INTERNATIONAL

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| Cable copies of foreign money transfers | 6 years A |
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| Foreign asset control record, after closed | 2 years |
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| Foreign collection letters (register) | 2 years A |
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| Foreign draft applications | 6 years A |
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| Foreign exchange remittance sheets or books, After issue | 2 years |
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| Foreign mail transfer applications | 6 years A |
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| Foreign mail transfers | 6 years A |
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| Letter of credit applications and supporting Documents | 6 years B |
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| Reports of foreign financial accounts | 6 years A |
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INVESTMENTS

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| Bond ledger, after disposition | 6 years |
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| Brokers' statement, after disposition | 6 years |
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| Brokers' and securities dealers' taxpayer ID number | 5 years B |
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| Credit information used to evaluate Public and investment securities | Until sold |
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| Lost and stolen securities Form X-17-1A | 3 years A |
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| Municipal securities, Form MSD-4 & MSD-5 | 3 years A |
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| Record of broker/dealer securities transactions and amount of commission | 3 years A |
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| Safekeeping records and receipts | 6 years A |
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DEMAND DEPOSIT ACCOUNTS/NOW ACCOUNTS

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| Reports produced by DDA systems | 2 years A |
| Batch proof | 1 year A |
| Checkbook orders | 1 year A |
| Checks Paid | 10 years A |
| Deposit Tickets | 10 years A |
| Dormant accounts, after escheated | 6 yhears |
| Record of currency transactions more than \$10M | 6 years A |
| Resolutions, authorizations, after closed | 10 years |
| Return item record | 1 year A |
| Signature cards (after closed) | 10 years |
| Statement mailing order, after closed | 2 years |
| Statement receipt cards | 2 years A |
| Statements, customers | 10 years A |
| Stop payment orders | 10 years A |
| ATM and ACH items (electronic transactions) | 10 years A |
| Charged-off overdrafts | 15 years A |
| Undelivered statements and canceled checks | 10 years A |

LOANS

(Bank Cards, Consumer/Mortgage/Commercial)

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| Reports prepared by system | 2 years A |
| Application, approved, after closed | 6 years |
| Applications, declined | 25 months A |

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| Charged off loans | 15 years A |
| Loan transaction debits and credits | 1 year A |
| Merchants Agreement after closed | 2 years |
| Records of extension of credit exceeding \$5,000 | 6 years A |
| Annual financial reports and customers' Operating statements, after closed | 2 years |
| Appraisal forms, after repayment of loan | 2 years |
| Collateral cards or register, after close of loan | 2 years |
| Collateral cards or register, after close of loan | 2 years |
| Collateral receipts after close of loan | 2 years |
| Credit files, after close of loan | 6 years |
| Disclosure records, after close of loan | 2 years |
| Hypothecation agreements, after close | 2 years |
| Overdraft loan agreement | 6 years B |
| Pledge agreement and pledge consent | 2 years B |
| Repossession log | 2 years B |
| Record of currency transactions more than \$10,000 | 6 years A |
| Resolutions, after replayment of loan | 6 years |
| Federal Reserve Form G-3, report on extension of credit from sources outside U.S., after closed | 3 years |
| Federal service from T-4 report on extension of credit on a margin security, after closed | 3 years |
| Federal reserve form U-1, U-2, U-3, U-4, U-5, U-6, report on loans secured by stock after credits are terminated | 3 years |

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| Federal reserve Form X-1, report on extension of credit obtained from sources outside U.S., after closed | 6 years |
| Certificates of national banks in support of loans based on consumer paper, after repayment | 1 year |
| Dealer remittance sheets | 1 year A |
| Dealer ledger | 2 years A |
| Evidence of compliance with: Reg. B., after notification | 25 months |
| Reg. U, (loans secured by stock) | 3 years A |
| Reg. Z. after disclosure | 2 years |
| Reg. C, home mortgage disclosure act, after Closed | 5 years |
| Fair credit reporting act | 25 months A |
| RESPA | 2 years A |
| Statement of Account | 10 years A |
| Student loan records, after paid | 2 years |
| Rebate receipts | 2 years A |
| Court case records, after case terminated | 6 years |
| Evidence of compliance with community reinvestment act | 6 years A |
| FHA insured loans and mortgages, after termination of loan | 6 years A |
| Foreclosure records | 15 years A |
| Home loan data, after notifications or Withdrawal of application | 25 months |
| Record of currency transactions more than \$10,000 | 6 years A |

Insurance tickler

Current

OFFICIAL BANK CHECKS, MONEY ORDERS, CERTIFIED CHECKS AND
BANK DRAFTS

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| Cashier's checks, paid | 6 years |
| Cashier's check registers after payment | 2 years |
| Certified checks or receipts, paid | 6 years |
| Certified check register, after payment | 2 years |
| Drafts, canceled | 6 years A |
| Draft register, after payment | 2 years |
| Expense checks, canceled | 6 years A |
| Expense check register, after payment | 2 years |
| Expense vouchers or invoices | 6 years A |
| Money orders bank or personal, paid | 6 years A |
| Money order register, after payment | 2 years |
| Official checks, paid | 6 years A |
| Official checks register, after payment | 2 years |
| Interest checks | 6 years A |
| Interest check register, after paid | 2 years |
| Club checks | 6 years A |
| Club check register, after paid | 2 years |

OPERATIONS

(Mail, Registered or Certified)

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| Metered mail receipt books, after date of final entry | 1 year |
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| Registered and/or certified mail records (in and out) | 3 years A |
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| Return receipt cards | 3 years A |
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(Proof, Clearings and Transit)

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| Advices of corrections to deposits | 1 year A |
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| Clearing house settlement sheets | 1 year A |
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| Copies of advices of bank adjustments | 1 year A |
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| Department or tellers' proof sheets | 1 year A |
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| Deposit proof sheets or tapes | 1 year A |
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| Inclearings, proof sheets or tapes | 1 year A |
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| Outclearing, proof sheets or tapes | 1 year A |
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| Outgoing cash letters | 1 year A |
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| Proof sheets, transit | 1 year A |
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| Return item letters, checks not paid | 1 year A |
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(Tellers)

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| ATM tapes | 2 years A |
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| Teller tapes | 1 year A |
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| Cash reconciliation | 2 years A |
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| Cash item register | 1 year A |
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| Cash tickets | 6 years A |
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| Cash transaction report over \$10,000 | 6 years A |
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| Currency shipment books | 3 years A |
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| Daily record of night depository bags | 1 year A |
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| Exchange tickets | 1 year A |
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| Interbranch clearings | 1 year A |
| Over and short reports | 2 years A |
| Return item register | 1 year A |

PERSONNEL

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| Attendance records | 3 years A |
| Benefits reports, after closed | 20 years |
| Benefits committee minutes | Permanent |
| Equal employment opportunity act employer information report (EEO-1) | 6 years A |
| Fair labor standards act, evidence of compliance | 3 years A |
| Job application and resumes after termination | 3 years A |
| Job application, declined | 25 months A |
| Occupational safety and health act forms 100, 101, 102 | 5 years A |
| Payroll records, deductions, overtime, employment records | 15 years A |
| Profit sharing fund records, after close | 20 years |
| Salary ledger | 6 years A |
| Insurance records | 6 years A |
| Tax reports | |
| FICA and withholding – 941 (quarterly) | 5 years A |
| Federal unemployment tax report – 940 | 5 years A |
| State unemployment tax reports | 5 years A |
| Wage and tax statement records – W2, W3, W4 | 5 years A |
| Annual welfare and pension plan report – D2 | 5 years A |

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| Payroll records, A-4, tax returns | 5 years A |
| Time Cards | 6 years A |

TIME/SAVINGS/CLUB ACCOUNTS

(Certificates of Deposits and Other Time Deposits)

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| Reports produced by time deposit system(s) | 2 years A |
| Certificates, after term | 10 years |
| Taxpayer ID number, after close | 6 years |
| 1099 Forms | 6 years A |
| Withdrawal request (correspondence) | 2 years A |
| Deposit tickets/coupons | 10 years A |
| Cormant accounts, after excheated | 6 years A |
| Statements | 10 years A |
| Reports produced by IRA System | 2 years A |
| IRA account records, after closed | 10 years |
| Resolutions, authorizations, after closed | 10 years |
| Signature cards | 10 years B |
| Passbooks, canceled | Destroy |
| Statements, customer, delivered or undelivered | 10 years A |
| Powers of Attorney | 10 years B |
| Records of Currency Transaction over \$10,000 | 6 years A |
| Wire transfer debit and credit entries | 10 years A |

TRUST

(Corporate)

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| Bonds of indemnity | Permanent |
| Bond ledgers | 6 years A |
| Brokers' purchase and sales confirmations | 7 years A |
| Brokers' Statements | 7 years A |
| Canceled bonds | Return to Originating Co. |
| Canceled coupons | Return to Originating Co. |
| Canceled stock certificates | Return to Originating Co. |
| Corporate trust ledgers | Permanent |
| Correspondence, after closing | 3 years |
| Divident checks, after paid | 6 years |
| Dividend and coupon ledger | Permanent |
| Dividend and interest disbursement checks | 7 years A |
| Dividend record cards, closed | 7 years A |
| Receipts or disposition records for canceled Stock certificates | 15 years A |
| Registration journals | Permanent |
| Signature files, closed | 7 years |
| Stock transfer ledger | Permanent |
| Stock transfer memos | Return to Originating Co. |
| Stock transfer receipts | 7 years A |
| Tax returns | 15 years B |
| Transfer journals | 15 years B |

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| Transfer tax waivers | 7 years A |
| Trust receipts for exchange or substitution Of collateral | 7 years A |
| <u>(Personal)</u> | |
| Accounting for other fiduciaries and decrees of receipts and releases settling their accounts | 15 years B |
| Advices of payment, after closed | 15 years |
| Appraisals of real and personal property, After closing | 10 years |
| Authorizations, directives, approvals | 15 years B |
| Brokers' statements, after closed | 15 years |
| Buy and sell orders, after closed | 6 years |
| Cash ledger sheets | 15 years A |
| Cash ticket balances | 1 year A |
| Cash vouchers | 6 years A |
| Coupon trust ledger | Permanent |
| Correspondence, after closing | 3 years |
| Coupon collection record | 6 years A |
| Copies of wills | 15 years B |
| Federal and state estate tax returns and Related papers, after closed | 15 years |
| Federal gift tax returns, after closed | 15 years |
| Federal nominees information return form 1087 | 7 years |
| Investment ledger | 10 years B |
| Journal sheets | 10 years B |

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| Legal opinions and related correspondence | 10 years B |
| Minutes of investment and trust committee Meetings | Permanent |
| Paid bills, after closing | 6 years |
| Real estate mortgage documents and related materials, after closed | 7 years |
| Receipt for assets delivered, after closing | 7 years |
| Rent collection, mortgage and loan contract collections, after closing | 6 years |
| Safekeeping records and receipts, after closing | 6 years |
| Security ledger sheets | 10 years B |
| Trust Check Register | 6 years A |
| Vouchers, probate trust | 6 years A |